

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Richard G. Reiger**  
**Dana A. Reiger**  
**fdba Elegant Distributing**  
Debtor(s)

Bankruptcy Case No.: 18-20382-JAD  
Issued Per July 12, 2018 Proceeding  
Chapter: 13  
Docket No.: 46 - 5  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated February 1, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,863 as of July 2018. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: American Honda Finance Corp. at Claim No. 1; Ditech Financial at Claim No. 5; County of Allegheny County at Claim No. 6; North Hills School District at Claim No. 7 .
- ☒ H. Additional Terms: G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Ross Township sewage at Claim No. 8; Ross Township real estate tax at Claim No. 9.  
Fee application needed if any fee (including retainer) exceeds \$4,000 including any fees paid to prior counsel.  
The claim of Ally Bank Lease Trust at Claim No. 4 shall be paid 33 lease payments of \$579.63

per month plus arrears of \$608.61.

The plan is overfunded by \$6,800 to fund future replacement vehicle.

The claim of Bank of America at Claim No. 24 shall govern following all payment changes.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: July 16, 2018

Jeffery A. Deller  
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Richard G. Reiger  
 Dana A. Reiger  
 Debtors

Case No. 18-20382-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel  
 Form ID: 149

Page 1 of 2  
 Total Noticed: 44

Date Rcvd: Jul 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2018.

db/jdb  
 cr +Richard G. Reiger, Dana A. Reiger, 311 Blaze Drive, Glenshaw, PA 15116-1011  
 cr BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785  
 cr +County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor,  
 cr Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101  
 cr +North Hills School District, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor,  
 cr Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101  
 cr +Ross Township, 437 Grant Street, 14th Floor, Frick Building, Frick Building,  
 Pittsburgh, PA 15219, UNITED STATES 15219-6101  
 14768062 AT&T Universal Card & Citibank, P. O. Box 6500, Sioux Falls, SD 57117-6500  
 14768061 +American Express, P.O. Box 1270, Newark, NJ 07101-1270  
 14768060 American Express, PO Box 981535, El Paso, TX 79998-1535  
 14796784 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 14768063 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, PO Box 15019, Wilmington, DE 19886)  
 14808508 BANK OF AMERICA, N.A., Bank of America, PO BOX 31785, Tampa FL 33631-3785  
 14805066 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14768064 Citi, P.O. Box 183067, Columbus, OH 43218-3067  
 14792362 +County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101  
 14801951 +Department Stores National Bank, Citibank, N.A., 701 East 60th Street North,  
 Sioux Falls, SD 57104-0493  
 14768072 Macys, PO Box 4581, Carol Stream, IL 60197-4581  
 14768073 +Marlene Bridge, c/o Tarasi & Tarasi, P.C., 510 Third Avenue, Pittsburgh, PA 15219-2107  
 14792363 +North Hills School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101  
 14768074 North Hills School District, c/o Tax Collector, Sixth Avenue, Pittsburgh, PA 15229  
 14794420 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,  
 Pittsburgh, PA 15233-1828  
 14792364 +Ross Township, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101  
 14768076 +Sears, PO Box 6189, Sioux Falls, SD 57117-6189  
 14768077 +Target Card Servcies, PO Box 660170, Dallas, TX 75266-0170  
 14768078 +UPMC, PO Box 371472, Pittsburgh, PA 15250-7472  
 14806378 UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14770269 E-mail/Text: ebnbankruptcy@ahm.honda.com Jul 17 2018 02:12:09  
 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,  
 Irving, TX 75016-8088  
 14768059 E-mail/Text: ally@ebn.phinsolutions.com Jul 17 2018 02:11:20 Ally, PO Box 380902,  
 Minneapolis, MN 55438-0902  
 14771916 E-mail/Text: ally@ebn.phinsolutions.com Jul 17 2018 02:11:20 Ally Bank Lease Trust,  
 PO Box 130424, Roseville MN 55113-0004  
 14768065 E-mail/Text: mrdiscen@discover.com Jul 17 2018 02:11:21 Discover Card, P.O. Box 15251,  
 Wilmington, DE 19886  
 14770957 E-mail/Text: mrdiscen@discover.com Jul 17 2018 02:11:21 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 14768067 E-mail/Text: bankruptcy.bnc@ditech.com Jul 17 2018 02:11:30 Ditech, PO Box 6172,  
 Rapid City, SD 57709-6172  
 14781466 E-mail/Text: bankruptcy.bnc@ditech.com Jul 17 2018 02:11:30  
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
 Rapid City, South Dakota 57709-6154  
 14806696 +E-mail/Text: kburkley@bernsteinlaw.com Jul 17 2018 02:12:26 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 14768068 E-mail/Text: ebnbankruptcy@ahm.honda.com Jul 17 2018 02:12:09 Honda Financial Services,  
 PO Box 6034, Newark, DE 19714  
 14768069 +E-mail/PDF: gecsedirecoverycorp.com Jul 17 2018 02:08:13 JCPenney, P.O. Box 960001,  
 Orlando, FL 32896-0001  
 14768070 +E-mail/Text: bnckohlsnotices@becket-lee.com Jul 17 2018 02:11:25 Kohls, PO Box 2983,  
 Milwaukee, WI 53201-2983  
 14768071 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 17 2018 02:11:36 Levin Furniture,  
 Bankruptcy Dept., PO Box 182125, Columbus, OH 43218-2125  
 14809936 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 17 2018 02:28:30  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14768955 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 17 2018 02:26:46  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14803933 E-mail/Text: bnc-quantum@quantum3group.com Jul 17 2018 02:11:43  
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 14768075 E-mail/PDF: gecsedirecoverycorp.com Jul 17 2018 02:08:42 Sams Club, P.O. Box 960013,  
 Orlando, FL 32896-0013

District/off: 0315-2

User: jhel  
Form ID: 149

Page 2 of 2  
Total Noticed: 44

Date Rcvd: Jul 16, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14809309 +E-mail/Text: bncmail@w-legal.com Jul 17 2018 02:12:09 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
14768079 +E-mail/Text: BankruptcyNotice@upmc.edu Jul 17 2018 02:12:23 UPMC,  
2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348  
14802577 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 17 2018 02:28:26 Verizon,  
by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838  
TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA, N.A.  
cr BANK OF AMERICA, N.A.  
cr Ditech Financial LLC  
cr\* BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785  
cr\* BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785  
cr\* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,  
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
cr\* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
Pittsburgh, PA 15233-1828  
14768066\* +DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025  
(address filed with court: Discover Card, P.O. Box 15251, Wilmington, DE 19886)  
TOTALS: 3, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 18, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor North Hills School District jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Ross Township jhunt@grblaw.com, cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor County of Allegheny jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jerome B. Blank on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com  
Kenneth Steidl on behalf of Joint Debtor Dana A. Reiger julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.  
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com  
Kenneth Steidl on behalf of Debtor Richard G. Reiger julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.  
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
DMcKay@bernsteinlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 11